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Inheritance strategies

Whether you pay off debt or invest, some strategic planning can help newly inherited money go a long way.

When a loved one passes away and leaves a bequest to you, you may be filled with a range of emotions from grief to relief – while you are saddened by your loss, an inheritance can be an excellent opportunity to improve your financial well-being.

An inheritance is a gift that needs to be treated with special care. If you find yourself the recipient of one, here are some ideas to consider.

Take your time

It's a good idea not to make any major decisions about your inheritance too quickly. Carefully think about your options and how they might relate to your financial goals. Consider placing the assets in a high interest savings account until you are ready to make decisions.

Pay off consumer debt

Consumer debt (which includes credit cards, loans and lines of credit) often comes with a higher interest rate than a mortgage, so that's a good place to start. Canadians were carrying an average of \$23,496 in non-mortgage debt in early 2019.^[1]

Identify your highest-interest debt and consider applying a substantial amount of your extra money towards that balance. Paying off a \$3,000 credit card balance charging 19.99 per cent interest, for example, can save you nearly \$560 in the first year. By contrast, if you continued making only minimum payments, it would take more than 17 years to pay off the balance and cost close to \$3,500 in interest.^[2]

Pay down your mortgage

The biggest debt for many is often a mortgage. Across Canada, the average mortgage balance is about \$210,000.^[3] If your mortgage allows lump-sum prepayments, consider allocating the extra funds towards the principal. You could save hundreds or even thousands in interest and be a step closer to paying off your mortgage.

Boost your retirement savings

Money can grow quickly inside a Registered Retirement Savings Plan (RRSP), because you

don't have to pay any tax on investment growth until you make withdrawals.

Assuming you have contribution room available, \$5,000 invested in an RRSP today, earning an average rate of return of six per cent and compounded annually, will grow to almost \$29,000 in 30 years. That's a tidy sum to put towards your retirement lifestyle. Don't forget you also get a tax deduction based on your RRSP contribution, which may mean a refund the next time you file your taxes.

Save for a short-term goal

Many of us have a mix of short-term goals. You may be saving for a down payment on a home, a new car or a dream vacation. Or you may want to build up an emergency fund.

Consider stashing extra cash in a Tax-Free Savings Account (TFSA) for these types of goals. Any investment growth accumulates tax-free, and the money can also be withdrawn tax-free. One of the best features of a TFSA is that you can take out money to finance a short-term goal and then recontribute the same amount in the following calendar year. In other words, you don't lose your contribution room when you withdraw.

Save for education

If you're saving for a child's post-secondary education, you can get a head start by investing in a Registered Education Savings Plan (RESP). An RESP offers an incentive to save for a child's education in the form of Canada Education Savings Grants (CESGs) for eligible beneficiaries and contributions. CESGs match 20 per cent of up to \$2,500 in contributions each year, up to a maximum lifetime limit of \$7,200.

If you didn't contribute last year, and you contribute \$5,000 this year, you could receive \$1,000 in CESGs. Over 10 years, earning an average rate of return of five per cent and compounded annually, that \$6,000 could grow to over \$9,700.

Make sure your own estate plan is up to date

Just as important as creating an estate plan is periodically reviewing and updating it, especially after you experience significant changes such as receiving a large inheritance. Keep in mind that upon your death, the residual beneficiary of your will could be the sole beneficiary of your increased wealth – and this may not be your intention.

By considering these tips and working closely with us to put a plan in place, you can ensure that your inheritance is used effectively – just as your benefactor would want it to be.




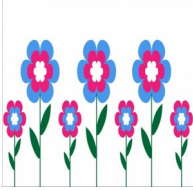

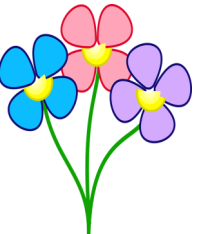


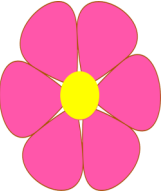


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[1] www.consumer.equifax.ca/about-equifax/press-releases/-/blogs/canadian-consumers-piled-on-their-winter-cred-2

[2] For illustration purposes only. Assumes minimum payments are made (the greater of \$10 or three per cent of the balance monthly).

[3] www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/mortgage-and-consumer-credit-trends

June 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2 Museum meeting 7:00pm Garbage 	3	4  Rocanville Aquatic Center FaceBook BINGO	5	6 
7	8	9  Recycling	10 	11	12	13
14	15	16  Garbage	17	18 Pool board Meeting 7:00pm	19	20
21	22	23  Recycling	24 Community Calendar Deadline	25	26	27
28 	29	30  Garbage				

Town of Rocanville

June, 2020



CONGRATULATIONS

TO OUR 2020 GRAD STUDENTS—JOB WELL DONE!!

LIFT STATION

The Town has completed some much needed upgrades to the main lift station with funding from the Federal and Provincial Governments, please see our sign outside the Lift Station.

The upgrades include the latest energy efficient pumps and technology to keep up with large volumes of water to prevent sewer back-ups in the future.

PROPERTY FENCES & CAMPERS

FOR THOSE WANTING TO PUT UP PROPERTY FENCES THE TOWN BYLAW PERMITS FENCE HEIGHTS OF 6 FEET TO THE REAR OF YOUR PROPERTY, BUT ONLY 4 FEET IN THE FRONT DUE TO SAFETY AND VISIBILITY FOR YOUR NEIGHBOURS.

CONCERNS HAVE BEEN RAISED THAT CAMPERS PARKED IN THE FRONT DRIVEWAY CAN OBSCURE VISIBILITY AND BLOCK DAYLIGHT FROM YOUR NEIGHBOURS.

COUNCIL REQUEST THAT CAMPERS ARE NOT PARKED ON DRIVEWAY'S LONGER THAN 48 HOURS AT ANY ONE TIME.

WE THANK YOU FOR YOUR CO-OPERATION IN THIS MATTER.

TAX NOTICES

Tax Notices will be mailed out at the end of June and offer a 5% discount if paid before 31st July, and a 3% discount is paid before 31st August on the Municipal portion making a potential saving of \$85.

June council meetings will be held at the Town Office on

Wednesday's 3rd and 17th at 7:00 p.m.

Rocanville Community Thrift Store Schedule—June, 2020

Monday, Wednesday, Friday 1:00-4:00 pm Thursday 6-8pm

Wednesday, June 10 - Iren Norton, Terry Fletcher, Christina Kim, Therese Fafard

Thursday, June 11 - Linda Bock, Sylvia Magnusson, Deb Selby

Friday, June 12 - Willa Clarke, Eileen Etherington, Suzanne Wushke, Joyce Surridge

Monday, June 15—Pam Botterill, Marie Nixon, Gloria Tebb, Eva Swanson

Wednesday, June 17 - Marilyn Hickie, Phyllis Harper, Marjorie Thompson, Penny Yung

Thursday, June 18 - Irene Norton, Terry Fletcher, Glenda Brown

Friday, June 19—Irene Norton, Joyce Surridge, Christina Kim, Suzanne Wushke

Monday, June 22 - Linda Bock, Eva Swanson, Eileen Etherington, Sylvia Magnusson

Wednesday, June 24 - Pam Botterill, Therese Fafard, Marie Nixon, Gloria Tebb

Thursday, June 25 - Will Clarke, Bev Casemore, Marjorie Thompson, Sandra Mackie,

Friday, June 26 - Penny Yung, Terry Fletcher, Phyllis Harper, Marilyn Hickie

Monday, June 29 - Linda Bock, Christina Kim, Eileen Etherington, Suzanne Wushke

Wednesday, July 1 - **CANADA DAY HOLIDAY**

Thursday, July 3 - Penny Yung, Pam Botterill, Tracey Moore

Friday, July 4 - Willa Clarke, Marie Nixon, Joyce Surridge, Eva Swanson

Rocanville Dial-A-Van

Due to the unsettled times from the pandemic the board of the Dial-A-Van has decided we will not be operating until our Harvest Tour in September. Ridership in summer is usually very sporadic due to different scenarios. It makes for a long day for drivers to sit around waiting for calls that never come in. As it is, we could use a few more drivers starting in the fall as we now have only five regular drivers. Please consider driving for a couple days per month. We are in need of more riders so we can continue to offer our seniors this service. Have a good summer and we will see you in September.



Transfer Station Open:

Mondays	12:00-6:00
Fridays	2:00-6:00
Saturdays	11:00-3:00

Town Council

Town Office Telephone:

306.645.2022

Fax 306-645-4492

Mayor

Daryl Fingas

Councillors

Stan Langley

Ed English

Ken Nixon

Irene McLean

Ron Reed

Marcel Gagnon



Call 306.745.4844 | We are available 24/7
Commercial & Residential Services



Septic Services Water & Vac Trucks Hydrovac Earthworks Site Services
Hotshot Services Site Mechanical Steamer & Pressure Washing
Primus Line Installs

www.coreindustrial.ca email: sales@coreindustrial.ca

New shop now located at Rocanville, SK

Head Office: 609 Main ST, Esterhazy, SK S0A 0X0

PINKS LAWN CARE SERVICE

2020

LAWN CUTTING

EAVES TROUGH CLEANING

GENERAL YARD WORK



CALL FLOYD FERGUSON

306-645-2617

PLEASE LEAVE A MESSAGE

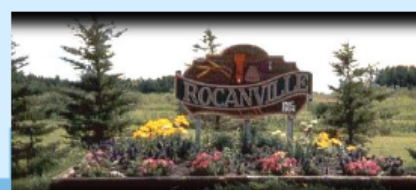


Welcome to Rocanville!

IF YOU ARE NEW TO TOWN
PLEASE COME BY THE REC OFFICE
MONDAY—FRIDAY 9AM—3PM
OR CALL 306-645-2164

WE'VE PREPARED A WELCOME
WAGON PACKAGE, FULL OF
IMPORTANT COMMUNITY
INFORMATION
AND FREEBIES FOR YOU!

COURTESY OF OUR LOCAL BUSINESSES!!!



Drinking Water Quality and Compliance Annual Notice to Consumers Town of Rocanville

Introduction

The Water Security Agency and the Ministry of Environment requires that at least once each year waterworks owners provide notification to consumers of the quality of water produced and supplied as well as information on the performance of the waterworks in submitting samples as required by a Minister's Order or Permit to Operate a Waterworks. The following is a summary of the Town of Rocanville's water quality and sample submission compliance record for the January 1 – December 31, 2019 time period. This report was completed on May 13, 2020. Readers should refer to Water Security Agency's Municipal Drinking Water Quality Monitoring Guidelines, November 2002, EPB 202 for more information on minimum sample submission requirements and the meaning of type of sample. Permit requirements for a specific waterworks may require more sampling than outlined in the department's monitoring guidelines. If consumers need more information on the nature and significance of specific water tests, for example, "what is the significance of Selenium in a water supply", more detailed information is available from: http://www.hc-sc.gc.ca/ewh-semt/pubs/water-eau/index_e.html.

Water Quality Standards

Bacteriological Quality

Parameter/Location	Limit	Regular Samples Required	Regular Samples Submitted	# of Positive Regular Submitted (%)
Total Coliform and Background Bacteria	0 Organisms/100 mL Less than 200/100 mL	52	54	0

Water Disinfection –

Chlorine Residual in Distribution System for Test Results Submitted with Bacteriological Samples

Parameter	Minimum Limit	Total Chlorine Residual Range	Free Chlorine Residual Range	# Tests Required	# Tests Submitted	# Adequate Chlorine (%)
Chlorine Residual	0.1 mg/L free OR 0.5 mg/L total	0.65–1.13 mg/L	0.42–1.03 mg/L	52	54	53 (98%)

Water Disinfection - Free Chlorine Residual for Water Entering Distribution System from Waterworks Records- From Water Treatment Plant Records

Parameter	Limit (mg/L)	Test Level Range	# Tests Performed	# Tests Not Meeting Requirements
Free Chlorine Residual	at least 0.1	0.41–1.31	365	0

Turbidity – From Water Treatment Plant Records

Parameter	Limit (NTU)	Test Level Range	# Tests Not Meeting Requirements	Maximum Turbidity (NTU)	# Tests Required	# Tests Performed
Turbidity	1.0	0.07–0.48	0	0.48	365	365

Chemical – Health Category

All waterworks serving less than 5000 persons are required to submit water samples for SE's Chemical Health category once every 2 years. The Chemical Health category includes analysis for arsenic, barium, boron, cadmium, chromium, fluoride, lead, nitrate, selenium and uranium.

The last sample for Chemical Health analysis was submitted on November 21, 2018. Sample results indicated that the provincial drinking water quality standards were not exceeded.

The last sample for General Chemical analysis was required on 2018 and submitted on November 21, 2018. Sample results indicated that there were no exceedences of the provincial aesthetic objectives for the General Chemical category.

More information on water quality and sample submission performance may be obtained from:

Town of Rocanville PO Box 265 Rocanville, SK S0A 3L0
Telephone Number (306) 645-2022 Facsimile Number (306) 645-4492
Email: rocanville.town@sasktel.net



Saskatchewan
Ministry of
Environment



JUNE 2020

ST. PAUL'S UNITED CHURCH
Rocanville, Sask.
Wishing you well!



Rev. Barbara Wilkins will be in the
Church Office Mon. & Wed. mornings 9 - 12.

Church Office 306-645-2942 or
Rev. Barbara Wilkins home 306-645-0201

Rev. Barbara Wilkins has been making up her sermons and
submitting them to Mildred Muir to email out. If you wish
to be on this list Mildred Muir can receive your email
address through this email address –

rocunitedchurch@sasktel.net

Regular Church Services and Bible Studies are cancelled
until further notice.

"Best of Luck" to the 2020 Grade 12 Graduating Class!

Psalm 133:1 – How good and pleasant it is when God's
people live together in unity!

St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883"
201 Carlton Street

*'A Jesus-centered community for believers and doubters and
everyone in between.'*

***Until further notice and direction from our Bishop, all services and
functions are cancelled. If prayers or other pastoral activities are needed,
please call 306-645-4285 or 306-645-0203.***

***If you would like to be a part of our Sunday services by Zoom, please
contact us.***

"Every day they continued to meet together in the temple courts."~Acts 2:46

June Services

June 7~Joint Service & Sunday School in St.Paul's at 11:30 am.
Potluck Lunch to follow.

June 14~Holy Communion Service with Rev. Delta Kelly &
Sunday School at 11 am.

June 21~FATHER'S DAY!! Morning Prayer Service &
Sunday School at 11 am. Potluck Lunch to follow.

June 28~Morning Prayer Service & Sunday School at 11 am.

SUNDAY SCHOOL is for all children! For further information call 306-435-6156.

Wheelchair accessible Hall & Church rentals, call 306-645-0203

Bible Study most Wednesdays, contact Rev.Delta at 306-645-4582.

Rocanville Pentecostal Church

*Knowing Jesus & Making Him Known
Growth | Servanthood | Mission | Action*

1002 RAILWAY AVE

PASTOR NICHOLAS ALMEIDA:
306-434-9536

NICHOLAS.ALMEIDA@V-MAIL.CA

PASTOR BETHANY ALMEIDA:
306-434-5104

BETHANYDJALMEIDA@GMAIL.COM

KNOW SOMEONE WHO NEEDS HELP IN OUR
COMMUNITY? LET US KNOW!

LIVE STREAMED SERVICE AVAILABLE EVERY
SUNDAY 11AM ON
FACEBOOK.COM/ROCANVILLEPAOC!

CHECK OUT OUR NEW WEBSITE!
ROCANVILLECHURCH.COM

YOUTH LESSONS AVAILABLE ON OUR
WEBSITE

Thank you Sask Lotteries Community Grant for supporting the following 2019 recipients!!!

Rocanville Kids Play Group

Rocanville Recreation February Break Camp

Rocanville Skating Rink

Rocanville Town and Country Golf Course

Rocanville Co-operative Playschool

Rocanville Aquatic Center

Dream Big Child Care Center

Rocanville Minor Ball

Rocanville School Golf

Rocanville Regional Library

Rocanville Recreation Basketball

Rocanville School Curling



SAVE ONLINE

3 EASY WAYS to receive your online flyer

- 1 Enter this url link <https://www.food.crs/more/foodflyers>
- 2 Email sign-up
By signing up for our email you can receive the full flyer emailed to your inbox
- 3 Download the app
Visit the app store and download our mobile app today!

Email - foodorders@borderlandcoop.com



FOR SALE... NOTICES....LOST....FOUND..... COMING EVENTS

Community Calendar Advertising Rates:

- \$5 - small ad
- \$20 - 1/4 page ad
- \$40 - 1/2 page ad
- \$80 - full page ad

****\$5 preparation fee for all ads that we must design****

Buy 12 months for a 1/4 page ad and up and get 20% off!

ROCANVILLE FOOD SHARE

If you know of anyone in the area in need of food please contact

**Darlene Williams 645-2921
Rev. Paul Bunz 434-5375
Roseanne Kelly 645-4561
Betty Mills 645-2102**

**FOOD OR CASH DONATIONS APPRECIATED
CHEQUES MADE PAYABLE TO THE TOWN OF ROCANVILLE
RECEIPTS FOR INCOME TAX AVAILABLE UPON REQUEST**



LOT FOR SALE
REDUCED IN PRICE

316 Ellice Street
75' frontage X 120' deep.
Large, flat, serviced lot & centrally located in Rocanville.
\$23000 OBO

Call 306-533-7051,
403-620-8268,
or 306-577-9510



Are you interested in running for Mayor of Rocanville or for a position on council??

November is election month for Rocanville Town Council.



A heartfelt thank you to Phyllis Strong for donating towards the purchase of a new lawn mower for Dream Big Child Care Center.



ROCANVILLE AQUATIC CENTRE BINGO

When: June 10th, 2020 at 7pm

Where: Comfort of your own home

How: Through Facebook Live on our page

\$10 FOR 9 GAMES

Call/Email Andrea at the Rocanville Rec Office, to pick up your bingo cards

306-645-2164/rocanville@sasktel.net

OR

have them mailed to you for an extra \$2

Please send e-transfers to cgossling@sasktel.net

Congratulations to the Graduating class of 2020

Jessica Crawford
Jocelyn Decorby
Noelle DeCorby
Sharyah King
Presley Langley
Carley Leclair
Conner Leclair
Sierra Logan
Jesalie Lomerio
Christopher Lonseth
Kali Lynnes
Jakara Reavie
Sarah Richter
Dawson Springer
Mackenzie Stowe

**You're off to Great
Places!
Today is your day!
Your mountain is waiting,
So... get on your way!**

-- Dr. Seuss

HILLCHAR SEED FARM

Various blends of lawn grass seed available.

CALL ERNEST AND DAWN HOLLAND
306-645-4223

FOR ALL YOUR HOME REPAIR AND RENOVATION NEEDS:

Gypoc - Insulation - Flooring - Paint and Stain - Windows - Doors

Kitchens - Bathrooms

Interior - Exterior

ALSO AVAILABLE:

House, Garage, Shop and Shed Packages



We're more than just metal

Stop in and check out our show room, ask for your free estimate for your project: we are here to help!

FIND US NORTH OF THE GOLF COURSE
HWY #8, ROCANVILLE
306-645-2050

CONCRETE RESTORATION CANADA

- Preventive Maintenance
- Repairs & Restoration
- Industrial & Decorative Coatings
- Dust Proofing & Sealing
- Paint, Glue Removal & Floor Prep
- Exterior Rubber Surfaces

Marty DeCorby
Box 731 Rocanville, SK S0A 3L0
306-645-2777 (office) 306-435-0900 (cell)
Email: marty@concreterestore.ca
Web: www.concreterestore.ca



We specialize in all aspects of the residential, commercial and agricultural concrete industry.

Serving Rocanville and surrounding areas.

This includes; slabs, floors, sidewalks, drive ways, grade beams, bin pads, ICF, etc.

Phone:

306-435-0125

306-434-9601

Email:

parkconcrete@gmail.com

Website:

www.parkconcrete.ca

Find us on 